

BUSINESS RESOURCES

There are many free and/or low cost resources available to keep your business in tip-top shape before, during, and after roadway construction. These resources were created for busy business owners like you...so what are you waiting for? Go ahead and give some of them a try.

U.S. SMALL BUSINESS ADMINISTRATION – UTAH DISTRICT (www.sba.gov/ut)

The U.S. Small Business Administration (SBA) is a federal agency dedicated to providing financial, technical, and management assistance to people starting, running, and growing small businesses. The SBA has created and instituted many free and low-cost programs and services to accomplish this mission, some of which are outlined below:

Counseling and Training

The SBA provides a variety of counseling and training programs to inform and assist small businesses. These include:

Small Business Development Centers (SBDC)	SBDC's provide quality business development assistance to existing and prospective businesses. Each center offers one-on-one business management counseling, training on business management topics, and entrepreneurship training programs.	For more info, visit www.slcc.edu/SBDC
Women's Business Center (WBC)	Supports woman-owned businesses through counseling, training, and networking opportunities.	For more info, visit www.saltlakechamber.org Click on <i>Chamber Info</i>
Service Corps of Retired Executives (SCORE)	Volunteer organization that provides free business counseling in every area of business management.	For more info, visit www.score.org
E-Business Institute	Virtual campus that provides online training courses, workshops, and knowledge resources designed to assist small business owners.	For more info, visit www.sba.gov/training

Utah Small Business Resource Guide

Co-sponsored by the U.S. Small Business Administration, the State of Utah Governor's Office of Economic Development, and *Utah Business* magazine, the *Utah Small Business Resource Guide* gives a concise and user-friendly overview of the many challenges faced by businesses along with information on how to overcome these challenges and help your business prosper. Topics include:

- ❖ Starting and Operating a Small Business in Utah
- ❖ Choosing a Business Structure
- ❖ Writing a Business Plan
- ❖ Financing Your Business
- ❖ Laws and Regulations
- ❖ Maintaining and/or Expanding Your Business
- ❖ Resources for Utah's Small Businesses
- ❖ Financing Programs
- ❖ Small Business Success Stories

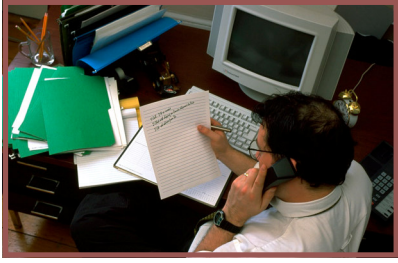
To obtain a copy of the latest resource guide, contact one of the following:

U.S. Small Business Administration – Utah District Office
801-524-3209

Salt Lake Small Business Development Center
801-957-5259

Service Corps of Retired Executives (SCORE)
801-746-2269





BUSINESS INFORMATION CENTERS (BIC's)

BIC's offer counseling and other services to assist entrepreneurs in planning their business, expanding an existing business, or venturing into new areas. Business resource libraries with computer work stations, books, videos, and reference guides are available to assist in developing business plans, promotional materials, office templates, financial statements, and IRS tax forms.

Offices are located in Salt Lake City (801-746-2269) and Ogden (801-629-8604).

CHAMBERS OF COMMERCE

Chambers of Commerce are located throughout the state to provide information and support for small businesses. Check with your local Chamber of Commerce chapter for membership benefits and fees.

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)

NAWBO is a dues-based national organization representing the interests of all women entrepreneurs in all businesses. Membership benefits include conferences and seminars on trends, regulations, and new technologies; access to an online community of women business owners; research resources; and networking opportunities. For more information, visit www.nawboslc.org.

THE DOWNTOWN ALLIANCE

This non-profit organization was created in 1991 to foster business, community, and culture in Salt Lake City's Central Business District. The Alliance's programs are designed to bring people into the city, thereby creating business opportunities for its shareholders, as well as lobbying for downtown interests. For more information, please visit www.downtownslc.org.

PETE SUAZO CENTER

This center was created to help Utah's minority populations start and run a successful business, while also acting as a point-of-contact for other entities that wish to offer their services to these communities. The center's services include business management counseling, business plan development, marketing, and business loan services. For more information, please visit www.petesuazocenter.org.



RURAL BUSINESS COOPERATIVE SERVICE (RBCS)

The RBCS is an agency of the U.S. Department of Agriculture that assists economic development in rural Utah by providing financial assistance to business projects. For more information, visit www.rurdev.usda.gov/ut.

UTAH MICROENTERPRISE LOAN FUND (UMLF)

UMLF is a private, non-profit, multi-bank community development financial institution that provides financing and management support to entrepreneurs in start-up and existing firms that do not have access to traditional funding sources, including those that are socially and economically disadvantaged. For more information, please visit www.umlfc.com.

LOCAL BANKS AND OTHER FINANCIAL INSTITUTIONS

For assistance in financing through difficult times, local banks and other financial institutions may have a loan program that fits your needs. It is important to anticipate your needs early in order to secure appropriate financing when your business needs it most.